

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

---

Case No.: 19-17063-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sonya McMillan  
5 Jefferson St  
Apt 3  
Clifton, NJ 07014-1593

Social Security No.:

xxx-xx-5649

Employer's Tax I.D. No.:

---

**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 10/10/19.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: October 10, 2019

JAN: mcp

Jeanne Naughton  
Clerk

United States Bankruptcy Court  
District of New Jersey

In re:  
Sonya McMillan  
Debtor

Case No. 19-17063-VFP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 148

Page 1 of 2  
Total Noticed: 40

Date Rcvd: Oct 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2019.

db Sonya McMillan, 5 Jefferson St, Apt 3, Clifton, NJ 07014-1593  
cr +DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400,  
Philadelphia, PA 19103-1814  
cr +Paterson Police Federal Credit Union, Paterson Police Federal Credit Union, 111 Broadway,  
Paterson, NJ 07505-1135  
cr +The Bank of New York Mellon, et., al, c/o Stern & Eisenberg, PC, 1040 N. Kings Highway,  
Suite 407, Cherry Hill, NJ 08034-1925  
518168359 Bob's Discount Furniture, 428 Tolland Tpke, Manchester, CT 06042-1765  
518168363 Ditech, Ditech Financial LLC, PO Box 6176, Rapid City, SD 57709-6176  
518168368 KML Law Group, P.C., 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812  
518168369 LabCorp., 531 S Spring St, Burlington, NC 27215-5866  
518168372 New Jersey Division of Pension & Benefit, 50 W State St, Trenton, NJ 08608-1220  
518168374 +Paterson Police Federal Credit Union, 111 Broadway, Paterson, NJ 07505-1135  
518168376 St Joseph's Regional Medical Center, 703 Main St, Paterson, NJ 07503-2621  
518168377 Summit Collection Services, PO Box 306, Ho Ho Kus, NJ 07423-0306  
518452946 +Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 10 2019 23:11:34 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 10 2019 23:11:32 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
cr +EDI: RMSC.COM Oct 11 2019 02:48:00 Synchrony Bank c/o PRA Receivables Management, LLC,  
PO BOX 41021, Norfolk, VA 23541-1021  
518168356 E-mail/Text: info@payhcs.com Oct 10 2019 23:11:57 Advanced Laparoscopic Assoc.,  
c/o HSC Collections, 75 Franklin Tpke, Waldwick, NJ 07463-1831  
518168357 EDI: AMEREXPR.COM Oct 11 2019 02:48:00 American Express, PO Box 981535,  
El Paso, TX 79998-1535  
518256129 EDI: BECKLEE.COM Oct 11 2019 02:48:00 American Express National Bank,  
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
518168358 EDI: WFNNB.COM Oct 11 2019 02:48:00 Avenue/Comenity Bank, Bankruptcy Department,  
PO Box 182125, Columbus, OH 43218-2125  
518168360 EDI: CAPITALONE.COM Oct 11 2019 02:48:00 Capital One, PO Box 30281,  
Salt Lake City, UT 84130-0281  
518168361 EDI: RMSC.COM Oct 11 2019 02:48:00 Care Credit, c/o Synchrony, PO Box 960061,  
Orlando, FL 32896-0061  
518168362 EDI: WFNNB.COM Oct 11 2019 02:48:00 Comenity - Catherines, Bankruptcy Department,  
PO Box 182125, Columbus, OH 43218-2125  
518168364 EDI: BLUESTEM Oct 11 2019 02:48:00 Fingerhut, 6250 Ridgewood Rd,  
Saint Cloud, MN 56303-0820  
518183422 +E-mail/Text: info@payhcs.com Oct 10 2019 23:11:57 HCS Collections, P.O. Box 306,  
Waldwick, NJ 07463-0306  
518168365 EDI: RMSC.COM Oct 11 2019 02:48:00 JC Penney Credit Services, Customer Service C/O SYNCRB,  
PO Box 965009, Orlando, FL 32896-5009  
518168366 EDI: WFNNB.COM Oct 11 2019 02:48:00 Jessica London, c/o Comenity Bank, PO Box 182273,  
Columbus, OH 43218-2273  
518168367 EDI: CBMASON Oct 11 2019 02:48:00 K. Jordan, 913 1st Ave,  
Chippewa Falls, WI 54729-1402  
518168370 E-mail/Text: bankruptcy@savit.com Oct 10 2019 23:11:58 Medical Eye Institute of Essex,  
c/o Savit Collection Agency, PO Box 250, East Brunswick, NJ 08816-0250  
518168371 E-mail/Text: electronicbkydocs@nelnet.net Oct 10 2019 23:11:36 Nelnet/Dept of Ed,  
3015 S Parker Rd Ste 400, Aurora, CO 80014-2904  
518168373 EDI: RMSC.COM Oct 11 2019 02:48:00 Old Navy Customer Relations, 6007 Green Pointe Dr S,  
Groveport, OH 43125-2008  
518446337 EDI: PRA.COM Oct 11 2019 02:48:00 Portfolio Recovery Associates, LLC,  
c/o Walmart Credit Card, POB 41067, Norfolk VA 23541  
518168375 +E-mail/Text: BankruptcyMail@questdiagnostics.com Oct 10 2019 23:11:58 Quest Diagnostics,  
500 Plaza Dr, Secaucus, NJ 07094-3656  
518293159 E-mail/Text: bkdepartment@rtresolutions.com Oct 10 2019 23:11:41  
Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,  
Dallas, Texas 75247-4029  
518172186 +EDI: RMSC.COM Oct 11 2019 02:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
518168378 E-mail/Text: bkdepartment@rtresolutions.com Oct 10 2019 23:11:41  
The Bank of New York, et al., c/o Real Time Resolutions, 1349 Empire Central Dr Ste 150,  
Dallas, TX 75247-4029  
518204803 +E-mail/Text: electronicbkydocs@nelnet.net Oct 10 2019 23:11:36  
U.S. Department of Education C/O Nelnet, 121 South 13th Street, Suite 201,  
Lincoln, NE 68508-1911  
518168379 EDI: RMSC.COM Oct 11 2019 02:48:00 Walmart/Synchrony Bank, Attn: Bankruptcy Department,  
PO Box 965064, Orlando, FL 32896-5064  
518168380 EDI: WFFC.COM Oct 11 2019 02:48:00 Wells Fargo Dealer Services, MAC T9017-026,  
PO Box 17900, Denver, CO 80217-0900

District/off: 0312-2

User: admin  
Form ID: 148

Page 2 of 2  
Total Noticed: 40

Date Rcvd: Oct 10, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518168381 EDI: WFNNB.COM Oct 11 2019 02:48:00 Woman Within, c/o Comenity Bank Bankruptcy Dept.,  
PO Box 182125, Columbus, OH 43218-2125

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518451911 DITECH FINANCIAL LLC

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 12, 2019

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2019 at the address(es) listed below:

Dionne L. Wade on behalf of Debtor Sonya McMillan dionnewade@optonline.net  
Marie-Ann Greenberg magecf@magtrustee.com  
Nicholas V. Rogers on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com  
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com  
Robert Davidow on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com  
Sherri Jennifer Smith on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com,  
nj.bkecf@fedphe.com  
Steven P. Kelly on behalf of Creditor The Bank of New York Mellon, et., al  
skelly@sterneisenberg.com, bkecf@sterneisenberg.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8